

(THE)

# AMERICAN CHURCH GUILD,

FOR THE

## RELIEF OF DISABLED CLERGYMEN.

AN

*Account of its Organization and Explanation  
of its Principles.*

TOGETHER WITH ITS

ARTICLES OF INCORPORATION, CONSTITUTION AND  
BY-LAWS.

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ROCKFORD, ILLINOIS:  
GAZETTE STEAM BOOK AND JOB PRINTING HOUSE.  
1873.



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## Incorporators.

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GEORGE F. CUSHMAN, D. D.  
EDWIN R. BISHOP.  
CHESTER S. PERCIVAL.  
CHARLES H. W. STOCKING, D. D.  
GEORGE W. DEAN, D. D.

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\* Deceased since the last meeting of the Directors.

# THE AMERICAN CHURCH GUILD.

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## *ACCOUNT OF ITS ORGANIZATION AND EXPLANATION OF ITS PRINCIPLES.*

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The inadequacy of clerical support, is an evil which presses heavily upon a great majority of the clergy, and is universally acknowledged and lamented by the Church at large. But serious as this evil is, there is another closely allied to it, which often becomes a source of even greater anxiety; and that is the liability of that support to cease altogether, and leave the worn out clergyman unprovided for, in protracted sickness, or the decrepitude of age. The former of these evils can be remedied only by the laity; but the latter may be greatly alleviated by the clergy themselves, if they will only consent, by some organized effort, to "bear one another's burdens, and so fulfill the law of Christ."

It may, indeed, very properly be said that this relief also should be furnished by the laity. But, judging from the past, we have little reason to suppose that, to any adequate extent, it ever will be. Or if anything can stimulate our generous and wealthy laymen to the performance of their obvious duty, in this all important matter, it will be the sight of the already over-taxed clergy taking upon themselves the additional burden of providing relief for their disabled brethren.

The idea of organizing among the Clergy, a League or Guild for mutual relief in cases of protracted disability, originated in the Northern Convocation of the Diocese of Iowa. At a meeting held at Waterloo, in the autumn of 1872, the secretary of that body was instructed, (on motion of the Rev. Joseph E. Ryan,) to inquire into the feasibility of such an organization, and to report at a subsequent meeting.

His instructions embraced two particulars: First, to ascertain, as nearly as possible, the ratio of clerical disability at that time, which might serve as a basis for estimating approximately the annual tax every member of the proposed Guild would have to pay toward the relief of disabled members. Second, to sound the minds of the clergy in order to learn how

they would generally regard the proposal to establish such an organization, and whether a sufficient number would be likely to join at the start, to insure its success.

In prosecuting the first inquiry, he wrote to all our Diocesan and Missionary Bishops, except those in the foreign field, requesting them to inform him as to the entire number of the clergy in their respective jurisdictions, and the number then unemployed on account of physical disability. He received answers from thirty-three of the Bishops addressed. The whole number of the clergy reported was 2,482; and the number unemployed, through physical disability, 97—giving a ratio of 3.9-10 per cent. In an organization made up of clergymen of sound health and not very advanced age, at the time of their enrollment as members, it is very improbable that the ratio of disability can ever exceed this. Four per cent., therefore, or one in twenty-five, which has been assumed as the ratio of disability in the Guild since established, must afford a perfectly safe basis for computing the annual tax which will be necessary, in order to guarantee a specified amount of relief to its disabled members. The Guild having pledged such relief, to the amount of \$500 per annum (or \$125 per quarter), for every case of total disability, the assessment upon each member, in order to make sure the redemption of that pledge, has been fixed at five dollars per quarter. This, it is confidently believed, will produce a fund sufficient to meet all demands for the relief of disabled members; while the current expenses are to be met by lay contributions—especially by collections in church—which all members having parochial charge are required to make, at least once a year, for the benefit of the Guild.

In prosecuting the second inquiry embraced in his instructions, the Secretary sent to nearly all of our church papers a statement of the general features of the projected enterprise, and requested the clergy who should see the statement and approve of the plan, to communicate with him on the subject.

He received responses from clergymen in nearly half of our Dioceses, all expressing their approbation of the proposed scheme—some of them in warm and even enthusiastic terms. Many of them speak feelingly of the utter impossibility of laying up anything for the future, and of the anxiety which they often experience at the prospect of being left, in protracted sickness or in old age, without any provision for their own support and that of their families. One clergyman, now Rector of a large and flourishing parish in one of the principal cities of the west, thus writes:

“I have read, with great pleasure and interest, your communication with reference to a Mutual Insurance League for the relief of disabled clergymen. Your plan meets with my most hearty approbation. Nothing has haunted me more *at times*—i. e. when under some such attack as long continued bronchitis—than the fear and almost horror of being thrown out of work into complete destitution. While, on the other hand, nothing would have



a greater tendency to inspire me with cheerfulness and a feeling of comparative independence, than the consciousness that, in case of disability, there was something to fall back upon—something which might be a capital for my family to begin work with. I say all this," he continues, "with less of shame, from the fact that property which I have had, has long since been absorbed in my own support while supplying parishes."

Of course, neither this self-denying pastor, nor the other clergymen who have written not less feelingly than he, concerning the painful liability to which a great majority of the clergy are alike exposed, have lost their trust in the providence of God. They know that no evil will be permitted to assail them, which will not, by the wonderful alchemy of that providence, be transmuted into their highest good. And doubtless, if their worst fears should be realized, they would bear their burden with heroic fortitude. But they believe that the providence of God would be sinfully tempted by trusting it too blindly; that "faith without works is dead;" and that the prayer "give us this day our daily bread," would be no better than mockery upon the lips of him who should neglect to use all the means at his command to secure an answer to his prayer.

Although the letters (about thirty in all) which were received in approval or commendation of the proposed Guild, are not very numerous when compared with the whole number of the clergy, yet they are enough fully to justify the expectation that the organization will have, at the outset, a membership that will insure it against failure.

In accordance with this view, the Secretary prepared a report designed for the body from which he had received his instructions, and setting forth the entire feasibility of the projected enterprise. Owing, however, to untoward circumstances, no meeting of the Convocation was held before he severed his connection with the Diocese of Iowâ, to take charge of a parish in the neighboring jurisdiction of Illinois. But being present at the meeting of the Convention of the former Diocese in May last, he read before that body, by invitation, the report above referred to, at the close of which, the following resolution was unanimously adopted :

*Resolved*,—That this Convention has listened, with great interest, to the address by the Rev. Mr. Percival, in relation to the organization of a National Church Guild, for the relief of disabled clergymen, and would cordially recommend it to the favorable consideration of the Church at large.

In the latter part of the following July, in response to a call issued by the same clergyman, now Treasurer of the Guild, several of the clergy of Illinois, Iowa and Wisconsin, met at Freeport, in the Diocese first mentioned, to consult together in regard to the proposed enterprise. A preliminary organization was effected, and Articles of Incorporation agreed upon, embodying the main features of the present Constitution. These articles having been pronounced defective in some important particulars, a majority of the same incorporators met in Chicago in the fore part of September, du.

ring the recent meeting of the Diocesan Convention of Illinois, and proceeded to organize *de novo*, by adopting the Articles of Incorporation and Constitution appended to this statement. They also appointed the same Directors that were designated at Freeport, elected the officers for the first year, and adjourned to meet at the last mentioned place on the 14th day of October, for the purpose of enacting by-laws, and making such changes in the Constitution, as, upon mature reflection, might be deemed advisable.

The result of the deliberations then and there held, is the Constitution and By-Laws as contained in the following pages. To these the attention both of the clergy and laity is respectfully invited. The provisions which they contain are such, it is confidently believed, as will commend themselves to the favorable judgment of the Church. A few objections, however, of a more or less general character, have been suggested, which it may be well briefly to notice.

One is that the difficulty of deciding what constitutes disability, will enable the lazy and inefficient clergymen, as well as the really disabled, to avail themselves of the benefits of the Guild. It is to be hoped that there are not many clergymen whose self-respect would not prevent them from accepting relief to which they were not honestly entitled, even if it were *offered* for their acceptance; much more from seeking to obtain it by voluntary efforts of their own. But granted that there may be such clergymen, and that some of them may become members of the Guild; yet, as every member, on applying for relief, is required not only to state the cause of his disability, but also to verify his statement, by a certificate from his family physician and the Bishop of his Diocese, or by some other testimonial satisfactory to the Executive Committee, the danger apprehended from this source will become very small, if it does not entirely disappear. And even if it should be found impossible to protect our association from occasional imposture, that fact should not be regarded as a fatal objection to it, since the same fact is not so regarded in every other benevolent organization among men—including the Church and the Sacred Ministry itself.

Another objection that has been suggested is this: That the maximum tax of \$20.00 a year, will be too great for many of the clergy, and will therefore debar them from the benefits of the organization. No doubt it will be burdensome to very many, and may be greater than some can bear. But after all, those who are able should not be prohibited from bearing one another's burdens, and so fulfilling the law of Christ, because a few unfortunate ones must still bear their burden alone, or depend upon the fitful charities which constitute now their only resource. Rather does it become still more urgently the duty of those who can to make provision for the time of their own disability, so that those charities which are now almost lost by being so widely diffused, may become of real value by being concen-



trated upon the few who cannot avail themselves of the benefits of an association for mutual relief.

Again, objections have been made to the formation of an *endowment fund*, from which relief shall be drawn; and preferences have been expressed for the plan of making special assessments for each case of disability, like that adopted in the "Clergymen's Mutual Insurance League." This was, indeed, the method originally contemplated; but, after due deliberation, the other was preferred, especially for the following reasons: First, it seemed the only way in which anything like adequate relief could be promised to disabled members, and, at the same time, a moderate sum be specified as the *maximum* of annual tax. For, though the *average* ratio of disability should be four per cent., yet it will doubtless sometimes be more, and sometimes less; and when it is more, either the members would have to pay more than five dollars, or the disabled would receive less than a hundred and twenty-five, per quarter. Whereas, by the plan adopted, it is confidently believed that the constant stream flowing into the fund as a reservoir, will be ample to supply the smaller but inconstant streams flowing out; while the tax upon the members and the relief for disability will remain unchanged. And since, if there should be any surplus of accumulation, it is to be paid back at once in equal dividends, it will be seen that every possible precaution has been used to prevent the Guild from becoming unnecessarily burdensome to the members. Second, it was thought that every disabled clergyman would prefer to draw relief from a fund already existing, towards which he has paid his quota, and upon which, therefore, he has an equitable claim, than to have a special contribution made in his behalf, as if he were a mere object of charity. This may be only a sentiment; but the Guild has thought that it should not be unnecessarily wounded.

Still another objection that has been urged is this: That many will be deterred from joining the Guild, because they, or their families, will not be certain, as in the case of life insurance, to receive a pecuniary return for their investment. But most people think it prudent to insure their dwellings against the liability of destruction by fire, although not one in a hundred ever receives any return for the money paid for such insurance. And even the returns for life insurance premiums, if the insured lives to be old, are commonly small, when compared with the amount, both principal and interest, that has been invested. Those returns, in the very nature of the case, come too late to add anything to the pecuniary comforts of him who may have subjected himself to a life-long discomfort to secure them; and they may also come too late to be of any positive value to any member of his family. It is not, therefore, the pecuniary return which the insured purchases, when he buys his life-policy and pays his premium, but rather the freedom of his family from the liability to want after his death,

and his own relief from anxiety on their account. And as this motive is sufficient to induce thousands of people, of moderate pecuniary means, to invest their money in life insurance; so a similar motive, aside from the higher religious considerations that might be urged, will doubtless be sufficient to induce many clergymen to join an association for mutual insurance against the privations of disability.

What, then, are some of the things which the clergyman who invests his money in the funds of the Guild, may be said actually to purchase?

He will purchase, first of all, for himself, in any event, not only the comfortable exemption from a painful hazard, but (what is better) the consciousness of having done his part in bearing the burdens of his brethren. And since the beneficiaries of the organization will receive only that to which they are fairly and by stipulation entitled, he will purchase, for all such, the preservation of self respect unwounded, which, in a clergyman, must always shrink from the reception of money offered undisguisedly as alms. He will purchase an incomputable addition to the sum total of human enjoyment, and therefor the precious gratitude of many human hearts. He will purchase, by the attraction of his own influence and example, the co-operation of lay-helpers; the fire of whose zeal, fed by the fuel of their own charity, will doubtless enkindle new life and vigor through all the borders of the Church. He will purchase, for himself and his brethren of the ministry, increased patience and cheerfulness in the prosecution of the arduous work to which they are called. And if cheerfulness promotes health, and health longevity, he will purchase, in the aggregate, a vast amount of additional labor performed in the Master's Vineyard. And what is this but to purchase souls from death, and increased brightness of joy and glory for the Kingdom of Heaven!

Nor is this all. Pious young men, seeing the blessedness of toiling for Christ, and the certainty that the laborer who is worthy, will also be the recipient of his hire, will (we may be permitted to hope) devote themselves, in rapidly increasing numbers, to the sacred calling. And thus every one who invests his money in such a fund, will aid in purchasing the more rapid advancement of the Church, and the speedier triumph of the Great Captain of her salvation.

The Directors, therefore, confidently appeal to churchmen everywhere, for aid in sustaining an enterprise which seems to them so full of promise of good things to the Church at large. Few enterprises, it is believed, present so attractive a combination of business prudence with Christian charity. Especially would they appeal to the younger clergy, exhorting them *not* to justify the fears which have been expressed, that clergymen generally, while young and vigorous, will stand aloof from any organization for mutual relief. Protracted sickness is as likely to overtake the young as the old; and if God in His providence preserves them from such a trial

how can they better show their gratitude for such a blessing, than by contributing (though it be at considerable self-sacrifice) to a fund for the relief of their less fortunate brethren.

Nor can they forbear to express the hope that many of the laity will be induced not only to become co-operative members, but also to provide the means whereby not a few of the more ill-paid among the clergy may be able to avail themselves of the benefits of the Guild.

A blank form of application for clerical membership may be found on the last page of the cover of this pamphlet, which can be copied or cut off and used by those desiring it. Applications for lay membership, whether in behalf of individuals or societies, can be made in any form, simply by enclosing the applicant's address and the membership fee of \$5.00.

Letters of inquiry may be addressed to any of the officers. Remittances and applications for membership should be addressed only to the Treasurer.

## ARTICLES OF INCORPORATION.

STATE OF ILLINOIS, }  
COOK COUNTY. } ss

WE, the undersigned, Clergymen of the Protestant Episcopal Church, and citizens of the United States, being desirous of associating ourselves and becoming incorporated as a benevolent society, under the provisions of the law of this State for incorporating societies not designed for pecuniary profit, approved the 18th of April, 1872, and in force the 1st of July, 1872, do hereby certify that we have formed such a society by the name of "THE AMERICAN CHURCH GUILD FOR THE RELIEF OF DISABLED CLERGYMEN"; that the business and objects of said Society shall be to afford pecuniary aid and relief to its clerical members when disabled by sickness and old age; that the membership of said Society shall consist exclusively of clergymen of the American Church—except that laymen may be admitted to co-operative membership, with such rights and privileges as may be granted by its constitution; that the number of Directors of this Society shall be fifteen, those for the first year being as follows:—Chester S. Percival, Charles H. W. Stocking, D. D., George W. Dean, D. D., Henry Green, George F. Cushman, D. D., Joseph E. Ryan, Fayette Royce, Richard H. Cobbs, J. P. T. Ingraham, B. D., Samuel B. Babcock, D. D., Sylvester Clarke, Edwin R. Bishop, James Mulchahey, D. D., Thomas E. Pattison, James Trimble—any five of whom, unanimously consenting, may adopt a Constitution and By-Laws, which shall not thereafter be changed but in accordance with constitutional provisions.

The legal place of business of this Society shall be at Chicago, Cook county, Illinois; but its meetings may be held and its business transacted at any other place which the Directors may appoint.

(Signed,)

GEORGE F. CUSHMAN,  
EDWIN R. BISHOP,  
CHESTER S. PERCIVAL,  
CHARLES H. W. STOCKING,  
GEORGE W. DEAN.

Signed and acknowledged before a Notary Public, in the city of Chicago, on the 12th of September, 1873, and duly filed and certified by the Secretary of State, at Springfield, and recorded in the office of the Recorder of Deeds, in Chicago.



# CONSTITUTION.

## ARTICLE I.

This association is incorporated under the name of "The American Church Guild for the Relief of Disabled Clergymen," with perpetual succession for the term of ninety-nine years. And by that name it shall be qualified to receive, keep, use, and disburse all sums of money that may be entrusted to it for the relief of its clerical members, when disabled by sickness or old age; to hold and sell real estate and other property, that may be bequeathed or donated to it, for the same charitable purpose; and to exercise all other rights and powers belonging to similar co-porations, under the statutes of the State of Illinois.—*Provided*, that it shall not be empowered to purchase real estate, except by a unanimous vote of the Directors, or of the members at a regular meeting.

## ARTICLE II.

Any clergyman of the American Church, not over 65 years of age, in good health, and engaged in ministerial labor under the sanction of the Bishop in whose Diocese he resides, may become a member of this corporation by making application in the prescribed form, and paying into the treasury a membership fee of five dollars (\$5). And every such clergyman shall thereafter be entitled to all the rights and privileges of membership, so long as he shall contribute five dollars (\$5) per quarter, toward replenishing the funds of the Guild, (said quarterly contributions to be paid on the first day of January, of April, of July and of October, each year,) and shall conform to all its other requirements.

Any individual not a clergyman, and any Vestry or other society through its appointed representative, may become a co-operative member by remitting to the Treasurer five dollars, (\$5) as a membership fee, and agreeing to pay ten dollars (\$10) annually, on the first day of January thereafter. Lay members and representatives of parishes, &c., that become co-operative members, shall be entitled to speak and vote at meetings of the Guild, and shall be eligible to the office of Treasurer, and may be appointed as members of the committee to audit the accounts of the Treasurer.

## ARTICLE III.

Every clerical member, when totally disabled from labor, shall be entitled to receive from the Guild pecuniary relief at the rate of five hundred dollars (\$500) per annum.

Total disability is defined to be such a condition as completely incapacitates from public official labor. And such disability must be certified to by the physician of the disabled clergyman, and by the Bishop of his Diocese, or substantiated by some other testimony which shall be satisfactory to the Executive Committee.

Proportionate relief shall also be allowed for partial disability, whenever it shall be shown to the satisfaction of said Committee, that the exigency of the case demands it.

#### ARTICLE IV.

The management of the affairs of this corporation is hereby vested in a board of fifteen Directors, who shall be clergymen, elected by the members of the Guild from their own number by ballot, at their Annual Convention, of which notice shall have been published a month previously, in at least four principal Church papers in as many different Dioceses.

And the said Directors shall hold their office for one year, or until their successors have been duly elected.

#### ARTICLE V.

The Directors shall meet at stated times (as shall be provided for in the By-Laws of the Guild) and, at the first meeting after their election, they shall appoint by ballot, a President, Vice President, Secretary, and Treasurer, (all of whom shall be members of the Board except the Treasurer, who may be a layman), who shall perform the duties generally devolving upon such officers, and any special duties which the Board may require.

#### ARTICLE VI.

No portion of the funds of this corporation shall be appropriated to the payment of any salary to any of its officers:—*Provided* that the board may authorize the Treasurer to expend any sum they may think necessary for the pay of an assistant.

#### ARTICLE VII.

The private property of the members of this corporation shall not be liable for any of its pecuniary obligations.

#### ARTICLE VIII.

By-Laws, not inconsistent with these Articles, may be enacted by a majority of the Directors present at a regular meeting, or by a majority of the members of the Guild present at their annual Convention.

#### ARTICLE IX.

This Constitution may be amended at an annual Convention of the Guild, by a vote of three-fourths of the members present:—*Provided*, that no amendment or amendments so enacted shall be inconsistent with an act of the "General Assembly" of the State of Illinois, entitled "An Act Concerning Corporations," approved the 18th of April, 1872, and in force the 1st of July, 1872.

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## BY-LAWS.

#### ARTICLE I.

#### MEETINGS OF THE GUILD

SECTION 1. There shall be an annual Convention of the members of the Guild in the City of Chicago, Cook County, Illinois, on the first Tuesday after the second Monday in September, unless another time and place shall be appointed by the Directors, which shall continue two days.



SEC. 2. The officers of the Board of Directors shall be the officers of the annual Convention of the Guild.

SEC. 3. There shall be, on each of the two days appointed for the annual Convention, a regular session of the Guild, and such extra sessions as the President may appoint. The special business of the first regular session shall be to hear the annual report of the Treasurer, and to appoint, by ballot, an Auditing Committee of three, to whom said report, together with all the accounts of the Treasurer for the year, shall be referred. The special business of the second regular session shall be to hear and act upon the report of the Auditing Committee; to elect by ballot the Board of Directors for the following year; and to consider any By-Laws or amendments that may be proposed.

## ARTICLE II.

### MEETINGS OF THE BOARD OF DIRECTORS.

SECTION 1. Immediately after the adjournment of the second regular session of the Guild, the newly-elected Board of Directors shall meet to elect their officers, and to transact such other business as may legitimately come before them.

SEC. 2. The President shall call special meetings of the Board whenever in his judgment they may be necessary: due notice being given by the Secretary to all the members.

SEC. 3. Five members, or more, shall constitute a quorum for the transaction of business.

SEC. 4. Votes by duly authorized proxy, shall be allowed; and any such proxies may be counted in making up a quorum.

SEC. 5. All questions not clearly settled by the Constitution, or the By-Laws, shall be decided by a vote of the Board at a regular meeting.

SEC. 6. Whenever a vacancy shall occur in the Board of Directors, it shall be filled by ballot at the next regular meeting after such occurrence.

## ARTICLE III.

### DUTIES OF OFFICERS.

SECTION 1. In addition to his duties as presiding officer, the President shall sign all certificates of membership, direct the Secretary when to call special meetings of the Board, receive all applications for relief and forward them to the Secretary—having given his written approval of such as he may think worthy. In case of a vacancy in the office of Treasurer, the President shall take possession of the books, accounts, etc., of that officer, and immediately provide for an election to fill the vacancy. And, in case of the absence, death, or resignation of the President, the above-mentioned duties shall devolve upon the Vice-President.

SEC. 2. It shall be the duty of the Secretary to keep a record of the proceedings at all meetings of the Guild and of the Board of Directors; to give notice of special meetings to the members of the Board; to receive from the President all applications for relief and forward them to the Treasurer, having approved of such as he may think worthy; to file and preserve the quarterly statements and annual reports of the Treasurer; and to cause to be published the advertisement of the annual Convention of the Guild, as required by the 4th Article of the Constitution.

SEC. 3. It shall be the duty of the Treasurer to receive and receipt for all moneys designed for the benefit of the Guild, and to deposit them in some safe institution that will hold the same subject to his order, and pay for their use a fair rate of interest; to disburse said moneys according to the By-Laws or special instructions of the Board; to preserve in a place of safety all promissory notes, deeds, bonds, and other property titles belonging to the Guild; to receive and preserve all applications for membership, and to sign and deliver all certificates of the same; to issue and distribute his annual financial report, and all other papers designed for the members of the Guild, or for general circulation; to notify those specially interested of the forfeiture of their membership, and of the exhaustion of sums placed to their credit; to make a quarterly financial statement to the Executive Committee, and to prepare, at the end of the year, a report of the financial operations and condition of the Guild, which shall be read at the annual Convention, and submitted, along with all his accounts for the year, to the inspection of the Auditing Committee. And he shall give bonds, in such sum as the Board may require, for the faithful performance of these duties.

SEC. 4. The President, Secretary, and Treasurer shall constitute an Executive Committee, two of whom shall give their written consent to the sale of any property belonging to the Guild; sign all contracts and other legal instruments ordered to be executed by its authority, and give their written approval of all demands made upon the treasury (whether in the form of bills and accounts of incidental expenses, or of applications for relief) before the money therefor can be drawn by the Treasurer.

#### ARTICLE IV.

#### DUTIES AND PRIVILEGES OF MEMBERS.

SECTION 1. Every clergyman applying for membership shall state his age, residence, and employment, and the fact of his good health at the time the application is made; and shall transmit, at the same time, the membership fee of five dollars (\$5.00), and promise compliance with all the regulations of the Guild.

SEC. 2. Any individual not a clergyman applying for membership, either on his own behalf or that of a Society, shall state simply his residence, transmitting the membership fee of five dollars (\$5.00), and promising to transmit ten dollars (\$10.00) annually thereafter.

SEC. 3. Every member having a parochial charge shall present the claims of the Guild, and take up a collection for the same, at least once a year in each parish or missionary station where he regularly officiates; and all members shall use their best endeavors on all proper occasions to induce as many others as possible to become members of the Guild, and to secure individual donations and bequests for its benefit. All such collections and contributions shall be forwarded at once to the Treasurer.

SEC. 4. The amount of relief per quarter, for total disability, shall be one hundred and twenty-five dollars (\$125.00).

SEC. 5. Proportionate relief shall be allowed for partial disability—the amount of said relief to be determined by the exigency of the case, as set forth in testimonials and recommendations satisfactory to the Executive Committee.

SEC. 6. Relief shall be allowed only for time already elapsed; which time shall not be less than three months, nor more than one year. And said time shall be continuous and shall terminate with the date of the application.

## ○ TO THE CLERGY. ○

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Since the organization of the "AMERICAN CHURCH GUILD FOR THE RELIEF OF DISABLED CLERGYMEN," another Association, called the "CLERGYMEN'S RETIRING FUND SOCIETY," and having in view the relief of *aged* clergymen alone, has been organized in the State of New Jersey. The objects of both Societies are excellent; and those who can should belong to both. The undersigned would not dissuade any from contributing to the "Retiring Fund"; but since the founders of that Society have suggested the use of the Communion Alms for the payment of dues, we deem it but just to our own organization to say, that if such a use of those alms is proper at all, (and that is a question we will not undertake to decide) they certainly can be used in the one Society with the same propriety as in the other.

We would also state that some of our members have expressed the wish that the amount of dues payable in the Guild might be left (within certain limits) optional with the applicants for membership;—the amount of relief secured, being, of course, as now, proportionate to the quarterly dues paid. Thus, as the payment of \$5.00 a quarter now secures \$500 a year in case of total disability, the payment of \$1.00 a quarter might secure \$100 a year, and so on.

We should be glad if those who favor our enterprise would give us their views upon this subject.

J. E. RYAN, *Pres. Am. Ch. Guild.*

G. F. CUSHMAN, *Sec.* " " "

C. S. PERCIVAL, *Treas.* " " "

May, 1874.



SEC. 7. Every application for relief shall state the cause and degree of disability (i. e. whether total or partial,) and the length of time for which relief is asked; and shall be endorsed by the physician of the applicant and by the Bishop of the Diocese in which he resides; but, instead of the Bishop's endorsement, any other testimonial satisfactory to the Executive Committee shall be taken.

SEC. 8. Any clerical member, neglecting to remit to the Treasurer, at the prescribed time, his quarterly dues, or failing to take up and forward to the same officer the collections required by the third section of this Article, shall forfeit his membership in the Guild; and any lay member shall forfeit his or her membership by failing to make the annual payment of ten dollars (\$10).

SEC. 9. Forfeited membership can be renewed only by making a new application as at the first (stating that it is for renewal of membership,) and remitting therewith all unpaid dues.

SEC. 10. Any member may pay into the Treasury any sum to be placed to his credit and applied to the payment of his quarterly or annual dues.

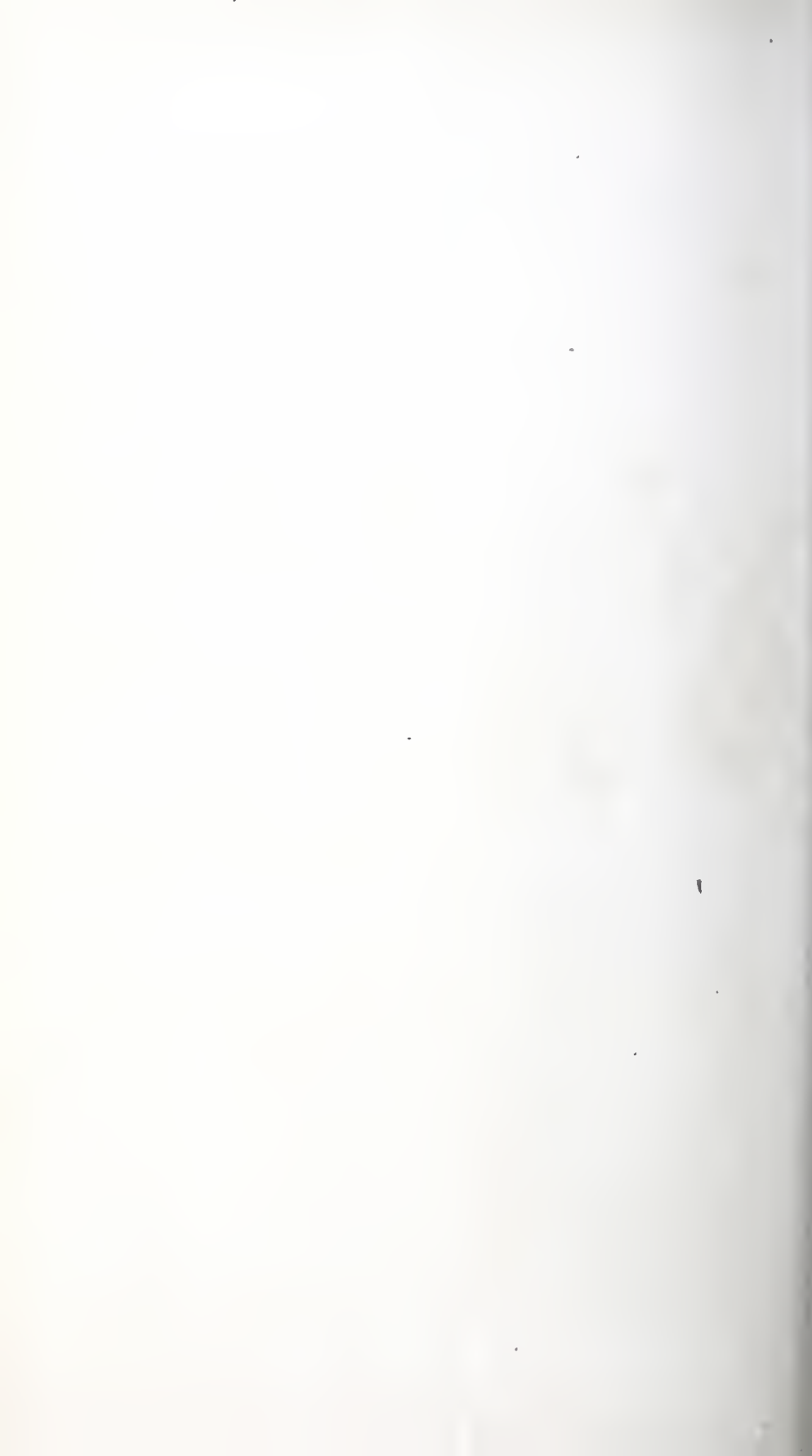
SEC. 11. Any member changing his place of residence, (and any clerical member changing his employment) must give immediate notice thereof to the Treasurer.

#### ARTICLE V.

#### OF THE GENERAL FUND.

SECTION 1. All moneys received by the Treasurer, whether from membership fees, annual or quarterly dues, donations, or sales of property, shall constitute a General Fund, from which he shall draw (upon written applications approved by two members of the Executive Committee) all sums required for the relief of disabled members, or for the payment of incidental expenses.

SEC. 2. Whenever the General Fund shall amount to a sum sufficient to afford the promised relief for total disability to four per cent of the entire clerical membership, for two years, all accumulations of said fund, over and above that amount, shall be paid back in equal dividends to the clerical members.







# THE AMERICAN CHURCH GUILD.

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## FORM OF APPLICATION FOR CLERICAL MEMBERSHIP.

The undersigned, a Clergyman of the Protestant Episcopal Church, residing at \_\_\_\_\_ in the County of \_\_\_\_\_ and

Diocese of \_\_\_\_\_ being desirous of becoming a member of "THE AMERICAN CHURCH GUILD, for the Relief of Disabled Clergymen," hereby states that he is in the \_\_\_\_\_ year of his age; that he is at present employed as \_\_\_\_\_

\_\_\_\_\_ and that he is not, to his knowledge or belief, especially liable to any disease or ailment likely to incapacitate him from active official labor. He also transmits herewith the membership fee of \$5.00, and promises to pay into the Treasury a like sum quarterly, at the prescribed times, and to conform to all the other requirements of the GUILD.

Dated, \_\_\_\_\_

Signed \_\_\_\_\_